The Mortgage Bankers Association (MBA) is the national association representing the real estate finance industry, an industry that employs more than 280,000 people in virtually every community in the country. Headquartered in Washington, D.C., the association works to ensure the continued strength of the nation’s residential and commercial real estate markets, to expand homeownership, and to extend access to affordable housing to all Americans. MBA promotes fair and ethical lending practices and fosters professional excellence among real estate finance employees through a wide range of educational programs and a variety of publications. Its membership of over 2,200 companies includes all elements of real estate finance: mortgage companies, mortgage brokers, commercial banks, thrifts, REITs, Wall Street conduits, life insurance companies, and others in the mortgage lending field. For additional information, visit MBA’s Web site: www.mba.org.

Seth Appleton
President, MISMO

The Honorable Seth Appleton is President of MISMO.

In this role he is responsible for leading MISMO as it accelerates the development and deployment of industrywide standards that reduce friction and improve the integration and flow of data across the industry. He serves as an ex-officio member of MISMO’s board of directors and manages the MISMO staff and volunteer leaders.

Prior to joining MISMO in December 2020, Appleton previously served as the Assistant Secretary for Policy Development and Research at the U.S. Department of Housing and Urban Development (HUD), a position for which he was unanimously confirmed by the United States Senate. In addition to his service as Assistant Secretary, Appleton concurrently served as the Principal Executive Vice President of Ginnie Mae, a government corporation guaranteeing the timely payment of principal and interest on more than $2 trillion in mortgage-backed securities.

Appleton joined HUD in 2017 and added his role as Ginnie Mae’s senior official in 2019. He has also served as the Chief of Staff for U.S. Congressman Blaine Luetkemeyer and held legislative positions with U.S. Congressman Sam Graves.

A native of Missouri, Appleton is a graduate of Stanford University and is a fellow of the American Academy of Housing and Communities.